

# Assets and Liabilities of Selected Commercial Banks in the 7th District



For release Friday at 3 p.m. Central Time  
(in millions of dollars)

Nov 21, 2013

Account	Week Ending			
	Oct 23	Oct 30	Nov 6	Nov 13
<b>ASSETS</b>				
Bank Credit	326,075	317,936	324,043	327,754
Securities in bank credit (1)	94,433	94,882	95,070	95,683
Treasury and agency securities (2)	60,259	60,502	60,659	60,990
Mortgage-backed securities (MBS) (3)	33,922	34,308	34,570	34,650
Non-MBS (4)	26,337	26,194	26,089	26,341
Other securities	34,174	34,380	34,412	34,692
Mortgage-backed securities (5)	1,004	1,022	1,016	1,101
Non-MBS (6)	33,170	33,358	33,396	33,592
Loans and leases in bank credit (7)	231,642	223,054	228,972	232,072
Commercial and industrial loans	59,400	59,238	59,599	59,797
Real estate loans	119,027	119,037	119,107	119,346
Revolving home equity loans	12,996	12,983	12,958	12,983
Closed-end residential loans (8)	40,120	40,084	40,138	40,029
Commercial real estate loans (9)	65,911	65,971	66,011	66,334
Consumer loans	12,099	12,139	12,172	12,182
Credit cards and other revolving plans	1,093	1,107	1,108	1,118
Other consumer loans (10)	11,006	11,033	11,064	11,064
Other loans and leases	41,116	32,640	38,095	40,748
Fed funds and reverse RPs with nonbanks (11)	15,520	7,669	12,272	15,436
All other loans and leases (12)	25,596	24,971	25,823	25,312
LESS: Allowance for loan and lease losses	3,563	3,526	3,558	3,588
Interbank loans	1,883	1,876	2,730	2,986
Fed funds and reverse RPs with banks	726	761	1,675	1,968
Loans to commercial banks	1,157	1,114	1,055	1,018
Cash assets (13)	63,971	53,423	55,159	59,347
Trading assets (14)	1,757	1,652	1,660	1,595
Derivatives with a positive fair value (15)	1,751	1,646	1,655	1,589
Other trading assets	6	6	6	5
Other assets (16)	33,921	37,176	34,893	35,438
<b>TOTAL ASSETS (22)</b>	<b>424,044</b>	<b>408,537</b>	<b>414,927</b>	<b>423,533</b>
<b>LIABILITIES</b>				
Deposits	309,199	308,032	308,670	310,502
Large time deposits	70,731	69,077	70,201	70,555
Other deposits	238,468	238,955	238,469	239,947
Borrowings	33,509	22,318	30,385	32,976
Borrowings from banks in the U.S.	3,277	3,033	2,835	3,029
Borrowings from others	30,232	19,286	27,550	29,947
Trading liabilities (17)	2,138	1,906	1,968	1,882
Derivatives with a negative fair value (15)	2,030	1,751	1,747	1,681
Other trading liabilities	108	155	220	201
Net due to related foreign offices	29,652	27,280	23,707	28,463
Other liabilities	7,545	6,877	8,174	7,873
<b>TOTAL LIABILITIES (22)</b>	<b>382,044</b>	<b>366,414</b>	<b>372,904</b>	<b>381,696</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>42,000</b>	<b>42,123</b>	<b>42,023</b>	<b>41,837</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	46	78	158	148
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	96	96	96	96

Description and footnotes appear on page 2.

## Footnotes

Data include the following types of institutions in the Federal Reserve's Seventh District: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities.

Data are aggregated from a sample that is consistent throughout the report period. The report may not be comparable to previous or future releases as the sample is subject to change.

1. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value or loans held in trading accounts.
2. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.
4. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.
5. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.
6. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.
7. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks. Includes all loans held in trading accounts under a fair value option.
8. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.
9. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.
10. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.
11. Includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).
12. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.
13. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
14. Excludes most securities held in trading accounts. Trading account securities at some smaller domestically chartered commercial banks are included in this item.
15. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).
16. Excludes the due-from position with related foreign offices. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.
17. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.
18. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.
19. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.
20. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115.
21. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.
22. As of the week ending March 31, 2010, domestically chartered banks and foreign-related institutions had certain assets and liabilities of off-balance-sheet vehicles consolidated onto their balance sheets owing to the adoption of FASB's Financial Accounting Statements No. 166 (FAS 166), Accounting for Transfers of Financial Assets, and No. 167 (FAS 167), Amendments to FASB Interpretation No. 46(R).

For further information, please call (877) 597-5371.